

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



FY 2014 Housing Counseling Training Grant Application

April 10, 2014

Presented by: Staff of the Office of Housing Counseling

FY 2014 Housing Counseling Training Grant Application Webinar

Please Call: (800) 560-0718

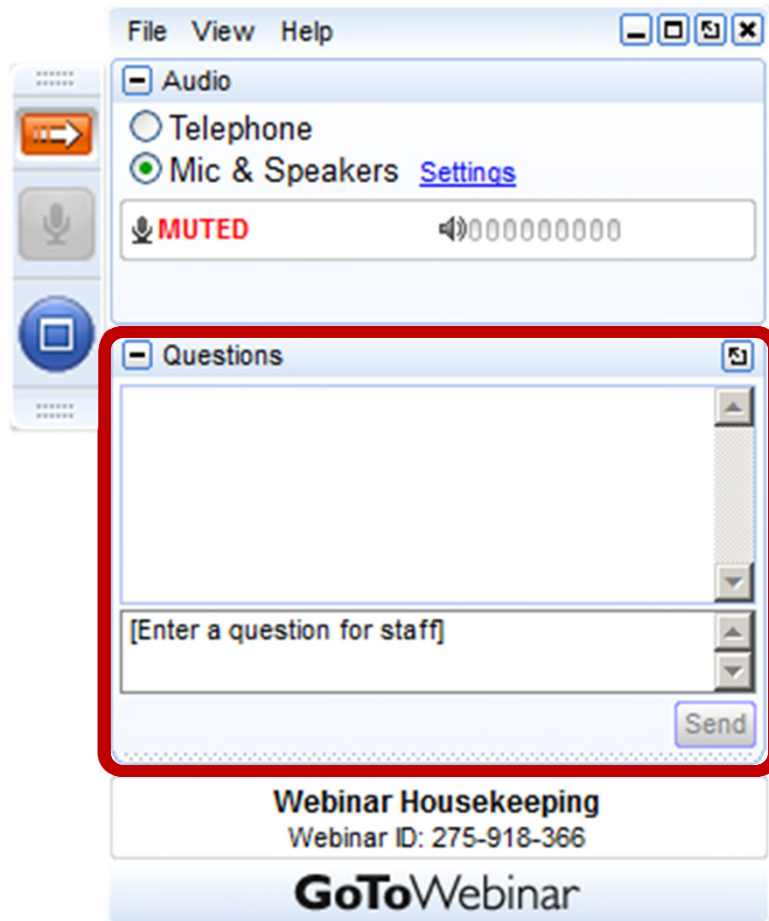
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Webinar Logistics

- Audio is being recorded. It will be available along with the PowerPoint at www.hud.gov/housingcounseling
- Attendee lines will muted during presentation.
- FAQs will be developed and posted at www.hud.gov/housingcounseling
- We will not be taking questions during the webinar. However we want to hear your questions.

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Your Participation

Please submit your text questions and comments using the Questions Panel.

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Note: Today's presentation is being recorded and will be provided within 48 hours. The replay information will be sent out via ListServ and posted at www.hud.gov/housingcounseling

Opening Remarks

Jerry Mayer

Director

Office of Outreach and Capacity Building

Office of Housing Counseling

Lorraine Griscavage-Frisbee
Deputy Director
Office of Outreach and Capacity Building
Office of Housing Counseling

Presenters

- Our Presenters today are:
 - Lorraine Griscavage-Frisbee
 - Robin Penick
 - Joel Ibanez
 - Judy Ayers Britton
 - Ben Detterman
 - Kim Jakeway
 - Phyllis Elam
 - Tom Hardy
 - Ginger Holman

Agenda

- Overview
- Eligibility Information
- Charts
- Rating Factors
- Application Process

Training NOFA

- Training is for housing counselors:
 - To support training that will improve and standardize the quality of counseling.
 - The training is to be accessible to all counselors nationwide.
- This NOFA supports both
 - General housing counseling training
 - Training in specialized topics
- Different than the HUD Community Compass NOFA

Changes

- One more Chart added:
 - There are now three charts in EXCEL for responding to some of the NOFA Rating Factors. **Submit Charts in EXCEL format. DO NOT convert Charts to PDF format when submitting application**
- Added eligible topics including HECM continuing education
- Applicants are encouraged to partner with State Housing Finance Agencies and Local / State coalitions to implement their work plan.
- Multi-phased Award:
 - FY 2014 grant application scores may be applied when issuing awards in FY 2015

Multiple Year Awards

Procedural Change

- HUD reserves the right to award both FY 2014 and 2015 funds on the basis of this single NOFA competition.
- Applications received under this FY 2014- FY 2015 and the corresponding scores and funding methodology will be used to make awards for FY 2014.
- HUD would use the same list and methodology to award FY 2015 funds, when they become available, if appropriate.

Dodd-Frank Requirements

- Per Dodd-Frank, housing counselors shall demonstrate competency in providing counseling in all the following 6 areas:
 - Financial Management
 - Property Maintenance
 - Homeownership and Tenancy
 - Fair Housing Laws and Requirements
 - Housing Affordability
 - Avoidance of and responses to rental and mortgage delinquency and avoidance of eviction and mortgage default

Dodd-Frank Requirements cont.

- **Applicants must incorporate all 6 Dodd-Frank topics in proposed training curriculum**
- The topics can be covered in a general course or divided into several specialized courses.

Award Information

- \$2,000,000 in funding has been provided by Congress for the Training Grant
- HUD may fund a single organization or make multiple awards
- The award is for up to a 12-month period
- **IMPORTANT** –
 - Applicants should **NOT** provide a specific award amount requested
 - Applicants should **NOT** provide a proposed budget
 - **SF 424, line 18a – enter \$1**

Cooperative Agreements

- Awards made as “cooperative agreements” will have significant HUD involvement:
 - Review and approval of marketing of courses assistance. Work plan changes, including increasing the availability of remote training
 - Review and approval of proposed courses, including course materials
 - HUD may provide grantees with counseling content standards.
 - Review and approval of evaluation instruments and methodology
 - Review and approval of training locations
 - Targeting based on special needs
 - Course audit by HUD staff

Eligibility Information

Robin Penick

Housing Program Specialist

Eligible Applicants

- Eligible Applicants :
 - Must be a public or private non profit organization
 - Must have 2 years experience providing training nationwide
 - May use in-house staff, consultants, sub-grantees and networks of local organizations
 - Proposed training must be national in scope

Required Activities

- Eligible Training Recipients
- Trainers (experienced)
- Open Enrollment (all have equal access to training)
- Housing Counseling Training (variety of modes)
- Learning Checks (including final exam)
- Dodd-Frank (include the 6 topics)
- Scholarships
- Underserved Populations (LEP, rural, low-income, etc)

Eligible Activities

- Propose a comprehensive and on-going training program
 - For counselors working for agencies participating in HUD's Housing Counseling Program
 - Must be national in scope
 - May contain basic and advanced courses
 - May include evaluation efforts and needs assessments
 - **Must include Dodd-Frank topics**

Training Topics

- May be covered as part of a general course or as specialized courses
 - a. General Housing Counseling
 - b. Pre-Purchase Counseling
 - c. Lending Practices and Financial Analysis
 - d. Homebuyer Education Programs
 - e. Foreclosure Preventions
 - f. Reverse Mortgages

Training Topics cont.

- g. Reverse Mortgage-HUD Roster Examination Preparation
- h. Reverse Mortgage Continuing Education
- i. Non-delinquency Post Purchase
- j. Counseling for the Homeless and at Risk of Becoming
- k. Disaster Victims Counseling
- l. HUD's Housing Counseling Program Requirements
- m. Housing Counseling Program Management
- n. Rental Housing
- o. Federal Housing Administration (FHA)
- p. Fair Housing/Lending and Civil Rights
- q. Fair Lending and Mortgage Fraud Counseling

Threshold Requirements

- Section III. C. of the FY 2014 General Section
- Additional threshold requirements
 - Delinquent federal debt
 - Salary caps for consultants
 - Accessibility
 - Effective Communication
 - Code of Conduct
 - Financial Management System
 - Indirect cost rate
 - Affirmatively Furthering Fair Housing

Threshold Requirements cont.

- Threshold requirements are outlined in the FY 2014 General Section
- Additional threshold requirements
 - Delinquent federal debt
 - Salary caps for consultants
 - Accessibility (providing physical access to training)
 - Effective Communication (providing communication access to training)
 - Code of Conduct
 - Financial Management System
 - Indirect cost rate (at time of award)
 - Affirmatively Furthering Fair Housing (pages 12-13)

Charts

Joel Ibanez

Housing Program Specialist

List of Charts

- The Charts are in the INSTRUCTIONS section of the download at www.grants.gov
- There are three required charts for the application. They are in EXCEL.
- Submit Charts in their EXCEL format. DO NOT convert Charts to PDF format when submitting application.
 - Chart A – Training
 - Chart B – Eligible Activities
 - Chart C – Leveraged Resources

Summary Table

- There is a Summary Table on Pages 17-18 of the NOFA which gives the points for each Rating Factor along with which charts and columns need to be filled out and when a narrative is required. This is an important tool. A corrected copy of the Summary Table has been attached to the webinar invitation.

**Look for the
entire Summary
Table on
Pages 17-18**

BONUS POINTS		0	CHART	NARRATIVE
N/A		N/A	N/A	N/A
RATING FACTOR		POINTS	CHART	NARRATIVE
RF1	Capacity of the Applicant	37		
RF1 SFa.	Capacity/Experience of Organization	17	Chart A, Columns A-P except N	Sub factors a.i.1,2,3,4 (See page 19 of NOFA)
RF1 SFb.	Performance/Grant Requirements	14	N/A	Only if applicant has not received a HUD HC Training grant for HUD FY 12 Sub factors b.1,2,3 (See page 19-20 of NOFA)
RF1 SFc.	Measuring Student Satisfaction	6	Chart A Column K	Sub factor c. (See page 20 of NOFA)
RF2	Need/Extent of the Problem	14		
RF2 SFa.	Needs Data	12	N/A	Sub-factor a. (See Page 20-21 of NOFA)

General Instructions for Charts

- Make sure that Applicant's Name is on each Chart, either in the columns or as a header as required.
- Put an X for YES in the correct column.
- A few columns will ask for a brief narrative to be added to the specific column.

Sample Chart

Course Name	Delivery Method (Choose One): •In-Person, •Online Interactive, OR •Online Non-Interactive	Number of Classes Provided	Total # Students who Completed the Course	Core Dodd-Frank Curriculum Included in Course (Mark All that Apply)					
				Financial Management	Property Maintenance	Responsibilities of homeownership and tenancy	Fair Housing Laws and Requirements	Housing Affordability	Avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default
Example Course A	In-Person	5	125	X	X	X		x	
Example Course A	On-line Non-interactive	1	52	X					X
Example Course B	Online Non-Interactive	1	200	X					X
Example Course C	Online Interactive	3	60				X		

RATING FACTORS

Rating Factor 1

Judy Ayers Britton

Housing Program Specialist

Bonus Points – None

- There are no Bonus Points for this NOFA

Rating Factor 1:

Capacity of Applicant

- 37 points
- To evaluate the readiness and ability of the applicant to immediately begin and to successfully implement the proposed work plan described in Rating Factor 3.

Rating Factor 1: Sub-factor a: Capacity/Experience

- 17 points
- Extent to which applicant clearly demonstrates past housing counseling training experience necessary to implement proposed work plan.
- Complete Chart A (excluding Column N, cost per student) and Chart B.
 - Put an X (for yes) or appropriate number asked for in a column.

Chart A- Training

Rating Factor 1: Capacity/Experience

Course Name	Delivery Method (Choose One): •In-Person, •Online Interactive, OR •Online Non-Interactive	Number of Classes Provided	Total # Students who Completed the Course	Core Dodd-Frank Curriculum Included in Course (Mark All that Apply)						Measured Student Satisfaction?	Course provided in multiple languages?	Course Duration (In Hours)	Cost per Student	Course used for housing counseling certification?	Brief Course Description (If the course is used for a housing counseling certification, include a description of how it is used in the certification process.)
				Financial Management	Property Maintenance	Responsibilities of homeownership and tenancy	Fair Housing Laws and Requirements	Housing Affordability	Avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default						
Example Course A	In-Person	5	125	X	X	X		x		X	X	8	\$750	X	1 - 3 sentence course description.
Example Course A	On-line Non-interactive	1	52	X					X	X		24	\$50	X	1 - 3 sentence course description.
Example Course B	Online Non-Interactive	1	200	X					X			1		X	1 - 3 sentence course description. Plus description of how the course is used in housing counseling certification.
Example Course C	Online Interactive	3	60					X		X	X	6			1 - 3 sentence course description.

Chart B- Eligible Activities

Rating Factor 1: Capacity/Experience

Chart B - Housing Counseling Training Applicants												
Rating Factor 1 - Capacity of the Applicant- Eligible Activities												
Housing Counseling Training Courses to be offered in FY2014												
Applicant Name:												
Instructions: <ul style="list-style-type: none"> • If you are applying for Housing Counseling Training funding, complete the chart below. • Mark an "X" next to each eligible activity that your proposed housing counseling training courses pertain to in Column B. List the total number of courses that will be offered for each eligible activity in Column C. 												
Eligible Activities	Will Provide Training	Primary Course Topic?										
General Housing Counseling												
Pre-Purchase Counseling												
Training Counselors on Lending Practices and Financial Analysis												
Homebuyer Education Programs												
Foreclosure Prevention												
Reverse Mortgages												
Reverse Mortgage Exam Prep												
Reverse Mortgage Refresher												
Non-Delinquency Post Purchase												
Counseling Individuals and Families that are Homeless or at Risk of Becoming Homeless												
Disaster Victims Counseling												

Training Experience

- In a Narrative (simple and clear)
 - Total years of training experience and the total number of housing counselors who have participated in your training since its inception
 - Total years providing on-line or other forms of remote training
 - Average years of housing counseling trainer experience for proposed trainers
 - Relevant experience providing training for persons with disabilities or limited English proficiency

Rating Factor 1: Sub-factor b: Performance/Grant Requirements

- 14 points
- Evaluating performance relative to goals and how well the applicant satisfied grant requirements
- HUD may use its own records to score this factor
- There is no chart to complete
- Narrative is required for applicants who did not receive a grant for FY2013 (page 19)
- Narrative is optional for those applicants who received a grant

Rating Factor 1: Sub-factor c:

Measuring Student Satisfaction

- 6 points
- Applicants who measured student satisfaction and made adjustments to training based on that information will be rewarded
- For the period of October 1, 2012 through September 30, 2014 (FY2013-2014)
- Complete Chart A: Column “Measured Student Satisfaction”
- In a narrative,
 - Describe process when data was collected
 - Summarize data collected
 - Attach copy of data collection instruments
 - Describe course and/or test adjustments made

Rating Factor 2

Ben Detterman

Housing Program Specialist

Rating Factor 2: Need/Extent of Problem

- 14 points
- Addresses applicant's assessment of the need for housing counseling training and the degree to which the Applicant's Work Plan substantively addresses HUD's NOFA priorities
- Provide a narrative for the Sub-factors

Rating Factor 2: Sub-factor a:

Needs

- 12 points
- In a narrative, answer the questions listed on page 20 of the NOFA
 - The number of counselors that may require general training
 - Identify the top 25 metro areas with the greatest concentration of agencies
 - Identify top 10 metro areas with the highest scarcity of agencies
 - Describe and document overall need and demand for: place-based, online-interactive and online non-interactive training during prior two fiscal years
 - Indicate if Applicant proposes to train counselors that serve Rural Areas
 - Describe access to the training for persons with disabilities and for persons with LEP
 - Aggregate Needs Statement

Rating Factor 2: Sub-factor b:

NOFA Priorities

- 2 points maximum
 - 1 point for each priority
 - Applicants may address as many priorities as they want but will only receive the maximum of 2 points
- Pages 21-23
- Narrative (limited to 500 words per priority)
 - Describe how the work plan substantially addresses a policy priority
 - Affirmatively Furthering Fair Housing – applicant must describe an activity that is in addition to the response in Rating Factor 3b(4)

Rating Factor 2: Sub-factor b:

Departmental NOFA Priorities

- 2 points maximum
 - 1 point for each priority
 - Applicants may address as many priorities as they want but will only receive the maximum of 2 points
- Pages 24-27
- Narrative (limited to 500 words per priority)
 - Describe how the work plan substantially addresses a policy priority
 - Affirmatively Furthering Fair Housing – applicant must describe an activity that is in addition to the response in Rating Factor 3b(4)
 - NOFA Priority Points will be considered only if the application meets or exceeds NOFA threshold for funding by scoring 75 points overall before NOFA Priority Points are added to the total score.

Rating Factor 3

Kim Jakeway

Housing Program Specialist

RF 3: Soundness of Approach /Scope of Housing Counseling Training Services

- 34 points
- Addresses the past performance and the quality and effectiveness of the proposed housing counseling training work plan.
- Evaluate extent to which applicant presents a detailed and sound approach to providing proposed services.
- Evaluate cost-effectiveness of the proposed activities and long-term results.

Rating Factor 3: Sub-factor a: Past Performance-Impact

- 5 points
- Analyze the budget and cost per student for the period October 1, 2012 through September 30, 2013
- (1) Budget: detailed comprehensive budget from all funding sources
- (2) Cost per student: for each course identified in Chart A, Column A: complete column N of (cost per student)
- (3) Scholarships: amount and percentage was spent on travel, lodging and class fees
- A narrative for each sub-factor with appropriate explanations

Rating Factor 3: Sub-factor b:

Work Plan

- 19 points
- Submit a **WORK PLAN** outlining training goals.
- Each Work Plan must address:
 - (1) Housing Counseling Training
 - (a) Eligible Activities
 - (b) Proposed Curriculum
 - (c) Administrative Staff and Trainers
 - (d) Delivery Methods
 - (2) Marketing and Enrollment
 - (3) Limited English Proficiency
 - (4) Affirmatively Further Fair Housing
 - (5) Federal Electronic & Information Technology Accessibility and Compliance Act, Section 508
 - Visit www.section508.gov for more details

Rating Factor 3: Sub-factor c: Scholarships and Fees

- 5 points
- Describe the scholarships and fees for each proposed activity
 - (1) Scholarships. Describe the scholarships that will be offered with these and leveraged non-federal funds. Explain how the scholarships will be distributed based on needs in Rating Factor 2.
 - (2) Fees. Indicate any fees that may be charged.

Rating Factor 3: Sub-factor d: Coordination/Networking

- 5 points
- Partnerships with State Housing Finance Agencies, local and/or regional coalitions will be rewarded.
- (1) Coordination. Describe partnerships with State Housing Finance Agencies and/or any local/regional networks.
- (2) Network Management Activities. Describe monitoring and oversight of sub-grantees and the selection process.

Phyllis Elam

Housing Program Specialist

Rating Factor 4: Leveraging Resources

- 5 points
 - Points will be awarded based on amount of eligible leveraged funds
 - **Additional *non-Federal* funds include grants, fees, in-kind contributions**
 - Direct financial assistance (grants)
 - Fees (Income generated from housing counseling training program such as, charges for proposed activity for students that did not receive a full or partial scholarship for tuition)
 - In-kind contributions, e.g. services, equipment, office space, and labor that supports the housing counseling training activities.

Leveraging Resources cont.

- **Do not count funds from federal sources**

Such as, but not limited to:

- National Foreclosure Mitigation Counseling Program (NFMC)
- Hardest Hit Funds (HHF)
- Community Development Block Grants (CDBG)
- Emergency Homeowner Loan Program (EHLPP)
- Fair Housing Initiatives Program (FHIP)
- Home Investment Partnerships Program (HOME)

- **Attorneys General Mortgage Settlement funds are not federal and can be counted**

Leveraging Resources cont.

- **Fee income can be counted**
 - Only funds that will directly result in the provisions of housing counseling training may be counted.
 - Total funds anticipated must be reflected in the SF424, “Application for Federal Assistance” on line 18. Estimated Funding, f. Program Income.
- **Available from October 1, 2013 through September 30, 2014 (FY 2014)**
 - Training grant period

Leveraging Resources cont.

- **Evidence of funds must be maintained for HUD review**
 - Grantees are required to maintain evidence that leveraged funds cited in Training NOFA application were actually provided to the agency.
 - Funding files and/or leveraging files will be reviewed by HUD staff as part of the performance reviews and on-site monitoring visits.



Leveraging Resources cont.

- Provide an itemized list of all leveraged funds for the applicant and proposed sub-grantees for FY2014
 - Name of Organization providing funds
 - Type of Contribution
 - Time period funds are available
 - Use of funds
 - Amount of funds

Chart C: Leveraged Resources

Instructions: Identify all non-federal leveraged resources available for the proposed work plan including subgrantee resources, if applicable.							
	Names of Applicant, Sub-grantees/Branch Offices Proposed to be Funded	Organization Providing Leveraged Funds/In-kind Contributions (include fees/program income) and Point of Contact	Type of Contribution (Cash, In-kind, fees)	Time Period Funds are Available	Commitment Letter in Hand (Not Pending)	Use of Funds	Amount of Funds
Applicant	ABC Intermediary	ABC Intermediary	Fees	10/1/12 - 9/30/13		Pre-purchase education/certification class	\$ 50,000
Sub-grantees	Housing Affiliate	Jane Dough Foundation/ John Dough (719) 222-3232	Cash	1/1/13 - 1/1/14		on-line testing development	\$ 10,000
	Housing Affiliate	Chase Bank Foundation/ Sally Clams (719) 224-7676	Cash	10/1/12 - 9/30/12	x	Hsg Counselor Education Program	\$ 7,500
	Housing Resources	City of Siever/ Pat Culver (719) 236-4565	In-Kind	1/1/13 - 8/31/13	x	Space for in-person classes	\$ 12,000
	Housing Resources	Housing Resources	Materials	10/1/12 - 9/30/13	x	Copy training materials/Handouts	\$ 5,000

Rating Factor 5

Tom Hardy

Housing Program Specialist

Rating Factor 5: Achieving Results and Program Evaluation

- 10 points
- To ensure that applicants meet the commitments made in the application
- Applicants must indicate how they evaluate program success
- Applicants demonstrating a variety of methods to evaluate performance will score higher points

Rating Factor 5: Sub-factor a: Evaluation Plan

- 8 points
- The Plan must identify:
 - Information Collection
 - Weight will be given to applicant's ability to measure change in counselors' knowledge and skill
 - Data Analysis and Work Plan Adjustments
 - Applicant's identification of steps to be taken to make needed adjustments

Rating Factor 5: Sub-factor b: Transition or Succession Plan

- 2 points
- Applicants must provide a plan to ensure continuity for services in the event that the applicant can no longer administer the grant

Finding and Submitting the Application

Grants.gov

Ginger Holman

Housing Program Specialist

- The FY14 Training NOFA can be found at www.hud.gov/housingcounseling and at www.grants.gov
- Be sure to read both documents
 - The General Section has important information on the submission process and other details.
 - The Program Section gives specific information on the application.

Important numbers to know.

- Funding Opportunity Number FR-5800-N-25
- Catalog of Federal Domestic Assistance #: 14.316

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Funding Opportunity Number	Opportunity Title	Agency
CDC-RFA-PS12-121101SUPP14	Enhancing HIV Mobilization among Organizations Serving Gay, Bisexual and other Men Who Have Sex with Men	Centers for Disease Control and Prevention
NNH14ZDA001N-ICESAT2	ROSES 2014: ICESat 2 Science Definition Team	NASA Headquarters
NNH14ZDA001N-HSR	ROSES 2014: Heliophysics Supporting Research	NASA Headquarters

Grants.gov Updates:

Grants.gov System Enhancement Alert
SAM Integration and Minor Enhancements
Planned System Outage-Production April 26-28

For more information on scheduled maintenance outages and status updates, please visit the following:
[Grants.gov Calendar »](#)
[Grants.gov Blog »](#)

Did You Know?

Did you know that Grants.gov must receive verification of registration from SAM electronically before AORs can submit applications on Grants.gov? Please allow 24-48 hours from the date of the SAM email notification to complete the electronic process. To quickly and easily verify Grants.gov AOR status, [click here](#).

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https://www.sam.gov/portal/public/SAM/#1

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SAM
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CREATE USER ACCOUNT

Your CCR username will not work in SAM. You will need a new SAM User Account to register or update your entity records. You will also need to create a SAM User Account if you are a government official and need to create Exclusions or search for FOUO information.

REGISTER/UPDATE ENTITY

You can register your Entity (business, individual, or government agency) to do business with the Federal Government. If you are interested in registering or updating your Entity, you must first create a user account.

SEARCH RECORDS

All entity records from CCR/FedReg and ORCA and exclusion records from EPLS, active or expired, were moved to SAM. You can search these records and new ones created in SAM. If you are a government user logged in with your SAM user account, you will automatically have access to FOUO information.

WHAT IS SAM?

The **System for Award Management (SAM)** is the Official U.S. Government system that consolidated the capabilities of CCR/FedReg, ORCA, and EPLS. There is NO fee to register for this site. Entities may register at no cost directly from this page. User guides and webinars are available under the Help tab.

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SAM (System for Award Management) Registration

- **Before you start your application**, make sure that the SAM registration for your agency is current.
- If not your application will be rejected.
- Verify that you have access to your record and that the registration will not expire before the application deadline.
- Make sure that the agency is authorized to SUBMIT, not just registered to submit.
- Verify that you know the user name and password.
- Have more than one person authorized to the submit the application.

Submission of Application

- **Submit the application 2-3 days in advance of deadline to ensure that grants.gov has accepted it**
 - Watch email often to determine if application was either validated or rejected (resubmission will be necessary)
 - Make sure that grants.gov has a valid email for you

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VIEW GRANT OPPORTUNITY

FR-5800-N-01
Notice of the Department's Fiscal Year (FY) 2014 NOFAs for Discretionary Programs
Department of Housing and Urban Development

« Back | Link

SYNOPSIS DETAILS VERSION HISTORY FULL ANNOUNCEMENT APPLICATION PACKAGE

Click on the following file links to download the full announcement:

Announcement Group	Description	File Type
Full Announcement	Zip of All Attachments	ZIP
Full Announcement	FY 14 General Section	PDF

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BEFORE YOU APPLY: Get Registered

In order to apply for a grant, you and/or your organization must complete the Grants.gov registration process. Registration can take between three-five business days or as long as two weeks if all steps are not completed in a timely manner. Register for grant opportunities now.

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STEP 2: Complete the Application Package

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